

# We are pleased to bring you the 2017–2018 Southern Methodist University (SMU) Student Health Insurance Plan for Intensive English Program Students

Underwritten by Blue Cross and Blue Shield of Texas (BCBSTX)

This plan meets or exceeds a Gold metal level of coverage.

- Affordable, quality coverage compatible with the Affordable Care Act
- Academic Emergency Services (AES)\*
- Covers you at school, at home and while traveling abroad
- Access to a broad Participating Provider Option (PPO) Network from BCBSTX
- Access to multilingual 24/7 Nurseline
- Discounts on vision, fitness and much more

## Who can enroll?

All Intensive English Program (IEP) students must enroll in the Student Health Insurance Plan unless they have a special waiver personally granted by the Student Health Center (SHC) staff. To view the requirements necessary to apply for a waiver or to print a waiver form, go to [smu.edu/healthinsurance](http://smu.edu/healthinsurance).

## How to Enroll

To enroll, the student must go to [smu.myahpcare.com](http://smu.myahpcare.com) and select “Enrollment” at the top of the screen. Then select the IEP term you wish to enroll in. At this time, the student will be required to pay the insurance premium by credit card or e-check for the selected IEP term for which they are enrolling. Payment for the insurance premium cannot be applied to a student’s SMU account.

Dependent coverage is available. Payment must be paid directly to Academic HealthPlans and may not be billed to the student’s account. Students and dependents will NOT automatically be re-enrolled. They will need to re-enroll for the next term by each semester’s deadline. **To view rates and enrollment information, please go to [smu.myahpcare.com](http://smu.myahpcare.com).**

For additional information, go to [smu.myahpcare.com](http://smu.myahpcare.com) or call 855-357-0242.

## You get online access to:

- View and download complete plan description
- Find provider and pharmacy information
- Enroll in or renew coverage
- Download eligibility/enrollment information
- Download a temporary ID card
- Customer service, claims and benefit information



\* Academic Emergency Services (AES) is a global emergency services product. These services are provided by a separate and independent company from AES or Academic HealthPlans. AES provides medical, security and natural disaster evacuation services, repatriation of remains, emergency medical and travel assistance, travel information and other services for Academic HealthPlans.

AcademicBlue is offered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Academic HealthPlans, Inc. (AHP) is a separate company that provides program management and administrative services for the student health plans of Blue Cross and Blue Shield of Texas.

# SMU 2017-2018 International Plan Highlights <sup>1,2</sup>

## Benefit Maximum & Deductibles

	Network Provider	Out-of-Network Provider
<b>Benefit Maximum</b>	Unlimited	Unlimited
<b>Deductible (Individual/Family)</b>	\$400/\$1,200	\$1,200/\$3,600
<b>Out-of-Pocket Maximum (Individual/Family)</b>	\$5,000/\$12,700	\$10,000/\$37,500
<b>Student Health Center (SHC)</b>	There is no copayment for routine office visits. The Deductible is waived, covered expenses will be payable at 80% for insured students who have paid the SMU SHC fee. Adult immunizations covered at the SHC include TB skin test, MMR#1, MMR#2, Tdap, Td and meningitis.	

## Benefit Coverage

<i>Deductible applies unless noted below:</i>	Network Provider	Out-of-Network Provider
<b>Hospital Expenses</b>	80%	60%
<b>Surgical Expenses</b>	80%	60%
<b>Doctor's Visits</b>	100% after: \$30 primary care copayment per visit; \$50 specialist copayment per visit (deductible waived)	60%
<b>Emergency Care and Accidental Injury Facility Services</b> – Copayment is waived if the insured is admitted, inpatient hospital expenses will apply	80% after \$100 copayment (deductible waived)	
<b>Physician Services</b>	80%	
<b>Diagnostic X-Rays &amp; Laboratory Procedures</b>	80%	60%
<b>Prescription Drugs</b> <i>Per 30-day Retail Supply (deductible waived)</i>  <i>**Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.</i>	At SMU SHC, 100% after: <ul style="list-style-type: none"> <li>\$15 copayment for each generic drug</li> <li>\$40 copayment for each brand-name drug</li> </ul> At pharmacies contracting with Prime Therapeutics <sup>3</sup> , 100% after: <ul style="list-style-type: none"> <li>\$25 copayment for each generic drug</li> <li>\$50 copayment for each brand-name drug**</li> <li>\$75 copayment for each non-preferred brand-name drug**</li> </ul>	60% after: <ul style="list-style-type: none"> <li>\$25 copayment for each generic drug</li> <li>\$50 copayment for each brand-name drug**</li> <li>\$75 copayment for each non-preferred brand-name drug**</li> </ul> Please Note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.
<b>Preventative Care Services</b>	100% (deductible waived)	60%

## Deadlines, Coverage Periods and Premium Costs\*\*\*

	Fall	Spring	May	Summer
<b>Open Enrollment</b>	07/11/2017 - 10/10/2017	10/31/2017 - 02/20/2018	02/21/2018 - 05/31/2018	04/16/2018 - 07/30/2018
<b>Dates Covered</b>	09/09/2017 - 01/09/2018	01/10/2018 - 05/08/2018	05/09/2018 - 06/25/2018	06/26/2018 - 09/08/2018
<b>Student Rate</b>	\$918	\$888	\$358	\$559

\*\*\*A \$4 AES fee is included.

1 This document is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered expenses are subject to plan maximums, limitations and exclusions as described in the Policy. The PPO network is BCBSTX Participating Provider Option (PPO) Network.

2 Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your Brochure Booklet or Policy.

3 The relationship between Blue Cross and Blue Shield of Texas (BCBSTX) and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics LLC. Prime Therapeutics LLC is a separate company that also administers the pharmacy benefit program. BCBSTX, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.